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The San Diego REALTOR®



THE TRUSTED VOICE OF SAN DIEGO REAL ESTATE

What's Happening at SDAR • July 2012

REALTOR® PARTY WINS BIG IN PRIMARY ELECTION

By Jordan Marks
SDAR Director of Government Affairs

The voters have spoken, and the results are in for the 2012 primary election in San Diego. After all the votes were counted, one thing was clear: San Diego REALTORS® were victorious.

The SDAR REALTOR® Political Affairs Committee (RPAC), led by Chairwoman Joyce Amick and Vice-chair Karla Cohn, spent countless hours interviewing and selecting the right candidates for REALTORS® and our community. All the candidates supported by SDAR were either elected or made it into the November general election runoff, as well as, all SDAR endorsed propositions passed.

Across party lines, SDAR supported Republicans and Democrats. SDAR-endorsed candidates County Supervisor Greg Cox and San Diego City Attorney

Jan Goldsmith won their seats outright in the primary election. REALTOR®-friendly San Diego City Council candidates Todd Gloria, Mark Kersey, and Scott Sherman all won their races for city council outright with over 50 percent of the vote and will all be sworn in this December. Incumbent council candidate Gloria was moved into a new council district, but with the support of SDAR we are fortunate to have this business minded leader returning to city hall to ensure REALTORS® continue to have a seat at the table.

Joining Councilman Gloria are two new faces Mark Kersey, a small business owner who will replace Councilmen



TODD GLORIA



MARK KERSEY



SCOTT SHERMAN

Carl DeMaio, and Scott Sherman, an owner of an insurance agency. With SDAR's early support, Kersey ran unopposed. Sherman ran against former SEIU union organizer and staff member for U.S. Senator Dianne Feinstein, Mat Kostrinsky. Councilman-elect Sherman, who worked in the real estate industry, will be a REALTOR® champion on the City Council advocating for a more business friendly city hall.

SDAR flexed its political muscle in the Sherman race working with National

Association of REALTORS® (NAR) to lead a highly successful independent expenditure campaign, sending mail to over 15,000 potential voters advocating they vote for Scott Sherman. This successful effort was recently highlighted in NAR President Moe Viessi's monthly address to our nation's one-million-plus REALTORS®. In addition, SDAR's grassroots efforts of members walking door to door to, making phone calls, and our own members getting out to vote

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ASSOCIATION ENDORSES DEMAIO FOR MAYOR

SDAR officially endorsed Councilmember Carl DeMaio for Mayor of San Diego at a news conference last month. President Donna Sanfilippo praised DeMaio for his experience and business-friendly approach that separated him from the other candidates, and his commitment to resolve issues affecting REALTORS®.



CHARITY GOLF TOURNAMENT FOR EVERYDAY HEROES

Get your foursome together or step up as an individual to play in the annual Everyday Heroes Golf Tournament benefiting SDAR's Ambassadors Foundation, a 501(c)3 non-profit charity. This annual event helps to make home ownership more attainable for our local San Diego police officers, by providing educational and financial assistance. A portion of your registration fee is tax deductible.

Player cost is \$150 and includes green fees, shared golf cart, golf shirt, lunch and dinner. Dinner-only tickets are \$50. A silent and live auction will raise even more funds for the Ambassadors Foundation. Visit SDAR.com/golf for more information and to register. Visit SDAR.com/golf for more information and to register.

Friday, August 10
Carmel Mountain Ranch
Country Club

11:30 a.m. – Registration & Lunch
1:00 p.m. - Shotgun Tee
6:00 p.m. – Reception & Silent Auction
7:00 p.m. – Dinner & Live Auction



The San Diego REALTOR® (ISSN 1096-8210; USPS 479-460) is the official publication of the San Diego Association of REALTORS®, which is affiliated with the National Association of REALTORS® and the California Association of REALTORS®.

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PRESIDENT'S PERSPECTIVE

ing it a seller's market with multiple offer situations. We haven't seen this situation in any recent times and it is encouraging. The inventory is concentrated in the \$700K range, making it this price range a buyer's market. For those who are considering moving up in the market, they can invest \$100K and realize about \$250K in improvements.

For homeowners who are considering a short sale, now is the time to put their homes on the market. Expiring at the end of the year is the Mortgage Forgiveness Debt Relief Act of 2007, which allows homeowners whose mortgage debt is partly or entirely forgiven, to exclude the debt forgiven from income tax.

SDAR's Member Appreciation and Annual Meeting is scheduled for Friday, September 7. I encourage everyone to attend and take

advantage of the trade show and annual meeting. The first 200 members who register for Member Appreciation and Annual Meeting will receive a free ticket to Summit, up to a \$29 value. This year, we have also combined Member Appreciation with the Regional Real Estate Summit. If you have not yet registered, visit www.sdar.com/Appreciation and be sure to tell a friend.

At the 4th Annual Regional Real Estate Summit on Friday, September 7, respected industry experts will put the state and regional real estate economy in focus, and give you insight into trends for the near future. For more information or to register visit www.sdar.com/summit.

Key statistics from June housing data indicate that sales for detached and attached properties remained unchanged since May.

Year-over-year total sold listings in June increased 21.2 percent for attached properties and 3.2 for detached properties. The median home sales price in June (compared to May) increased 2.6 for detached homes, while it decreased slightly for attached properties. Turn to the center pages for a full breakdown of the June statistics.

I'll be checking in with you next month to keep you informed about the latest news from your association.

Sincerely,

Donna Sanfilippo

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gave Sherman the edge he needed for a primary victory winning his seat by only 49 votes.

San Diego City Council candidate Ray Ellis and San Diego County Supervisor candidate Steve Danon both received strong SDAR support through independent expenditure mail and grassroots efforts. These SDAR endorsed candidate were the top vote getters in the primary and will be key targeted races for the RPAC committee going into the November general election.

SDAR also backed Proposition's A and B in the City of San Diego. Both efforts for pension reform and moving the city's project labor agreements to a more open and transparent process

received overwhelming bipartisan support from voters. As we look to rid the City of San Diego of the business license tax, avoid point-of-sale mandates, and stop proposed linkage fees, it is key we also support measures that bring fiscal health to San Diego.

The passing of pension reform in particular will save us taxpayers nearly \$1 billion in the future and stop the inevitable financial shortfalls that could lead the city to use real estate as a revenue source to fill those financial potholes. Now, with the passage of pension reform, we look forward to filling the potholes in our street making it a smoother ride for you and your clients on the way to their new home.

On the state and federal side, all REALTOR®-supported candidates all made it to the November runoff. Three races were competitive with SDAR-supported candidates running against formidable challengers. SDAR supported State Assembly candidate Mary England, La Mesa Chamber President and Lemon Grove Councilwoman, who made it to a runoff for the 79th Assembly District. Incumbent Congressman Brian Bilbray, a strong REALTOR® supporter, faced a field of ten candidates, and with NAR and SDAR support made it to his runoff. Congressman Bilbray will be an SDAR targeted race in the general election. REALTOR® advocate State Senator Juan Vargas received NAR and SDAR's financial and grassroots support in his

competitive primary race for Congress. Vargas will face a Republican opponent in the general election, but this won't be a competitive race, so we wish him early congratulations on his Congressional victory.

RPAC led the effort to these tremendous primary victories, but their work isn't over, and as we look toward November there will be much more work ahead. If you would like to join RPAC and volunteer to advance candidates that understand and support our REALTOR® issues, please contact our Government Affairs Department at (858) 715-8005 or e-mail govaffairs@sdar.com.

The San Diego REALTOR®

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BOARD OF DIRECTORS HIGHLIGHTS OF JUNE 2012 MINUTES

• President's Report: Donna Sanfilippo reported the success of the annual Expo and Conference in May, as well as the Homeownership Rally held during the NAR Mid-Year Meetings in Washington, D.C. She also participated in a news conference with state leaders regarding loan modification fraud.

• President-Elect's Report: Linda Lee also expressed thanks to staff and leadership for the success of the Expo and Conference, and reported that she attended the NAR and WCR meetings held recently in Washington, D.C.

• Vice President's Report: Leslie Kilpatrick reported that she continues to attend local caravan meetings, new member orientations, and has represented SDAR at various community organization meetings.

• Treasurer's Report: Glenn Bennett introduced a representative from the auditing firm Considine & Considine who presented the 2011 Audited Financial Statements, which reported that SDAR had a successful year. Bennett also reported positive membership numbers for the association.

• Chief Executive Officer's Report: Mike Mercurio presented attendance figures for the Expo and Conference,

including the luncheon that featured a Mayoral Debate that received a great amount of press and television coverage. He also discussed some joint efforts that could take place with SDAR's sister organizations in the county, and some publicity that SDAR's Google initiative has received and may receive nationally.

• Committee Business: The Board of Directors endorsed Carl DeMaio with support for Mayor of San Diego, subject to a successful meeting with the Executive Committee.

Upon recommendation of the REALTOR® Political Affairs Committee, the Board of Directors endorsed Mark Powell for San Diego Unified School District A.

Upon recommendation of the Nominating/Election Committee, the Board of Directors approved revisions to the 2012 Campaign Guidelines and accepted the report of 2013 officer and director candidates.

Upon recommendation of the Budget & Assets Committee, the Board of Directors approved paving of the parking lot at the Kearny Mesa Main Office for an amount not to exceed \$60,000, including ADA modifications.

FROM THE DESK OF THE CEO

I hope that business is looking up and that this summer will prove to be a busy home-buying season. SDAR continues to be committed to providing members with the resources and tools, education, and networking opportunities real estate professionals need to succeed in business.

This month I'm glad to remind all members that SDAR has "gone Google" to bring the best possible tools to its members. To make your business the best it can be, become an SDAR REALTOR® PLUS member now for access to Google's full suite of business tools. These program enhancements represent SDAR's ongoing commitment to enhancing the value of membership.

I hope that you will also participate in the upcoming Everyday Heroes Golf Tournament benefitting the Ambassadors Foundation, a 501(c)3 non-profit which helps San Diego Police Officers through education and financial assistance to purchase homes in the communities in which they serve. The tournament will take place on Friday, August 10, at the Carmel Mountain Ranch Country Club. For more information or to register visit www.sdar.com/golf.

You can choose to tee it up or just join us for dinner and the silent and live auctions. If you can't attend, please consider donating an auction item or making a financial contribution to the Ambassadors Foundation. For auction donations, email storre@sdar.com call (858) 715-8035. Contributions are tax deductible.

As a thank-you for your support, you are cordially invited to attend SDAR's 2012 Member Appreciation Day & Annual Meeting on September 7. Join us for a deluxe continental breakfast, announcement of the



MICHAEL T. MERCURIO

election results, trade show, networking with fellow colleagues, giveaways, gifts, and more!

This year's Member Appreciation & Annual Meeting will be held the morning of the 4th Annual Regional Real Estate Summit. As a gift to our members, the first 200 SDAR members to register for Member Appreciation will receive a complimentary registration to attend the Real Estate Summit, a \$29 value.

Break out your notepad and gather your colleagues for the Regional Real Estate Summit on Friday, September 7. Experts will discuss market trends and forecasts to allow you to pilot your business in the ever changing economic market. Seating is limited, and registration is required. Visit www.sdar.com/summit for more information and to register.

Sponsorships are available for all the events listed above. For details contact Kim at (858) 715-8018.

As always, SDAR thanks you for your membership and appreciates the opportunity to be your partner in success.

Sincerely,

Michael T. Mercurio

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JUNE REALTOR® APPLICANTS

The following people have applied for membership in the San Diego Association of REALTORS®. Any objections to the admittance should be addressed in writing to the San Diego Association of REALTORS®, P.O. BOX 85586, San Diego, CA, 92186-5586.

Designated REALTORS®

Shariq Ansari - Shariq Ansari
Greg Bruck - Greg Bruck, Broker
David Gazarov - David Gazarov, Broker
Kent Goodman - Good Home Realty
Joshua Grossman - Joshua A. Grossman, Broker
Daniel Williams - Daniel A. Williams, Broker

REALTORS®

John Adamske - The Adamske Group
Corey Adomitis - The Kurniadi Group
Ilana Benzon - VP Real Estate
Frederic Berman - Keller Williams SD Metro
Donald Birnie - New Century Realty & Lending
Lynda Blake-Harris - Urban Real Estate Services
Stacy Boland - Century 21 All Service
Dmitriy Bondarev - Realty Financial
Lori Brown - Royal Properties, Inc.
Iman Buchegger - Century 21 Award
Darrin Campbell - Gold Coast Properties
Leah Cody - New Vista Realty
Anthony Collins - Prudential California Realty
Brian Collins - Keller Williams SD Metro
Leon Cook - Encore Real Estate Group
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David Diehl - New Century Realty & Lending
Hung Dinh - Real Estate EBroker, Inc.

Carol Doty - Prudential California Realty
Eduardo Duarte - Laturno Kuick Realty
Robert Dudek - Keller Williams SD Central Coastal
Ronald Fender - Keller Williams Realty
Sean Gresik - Wright Real Estate
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John Ham - Coldwell Banker Residential
Thomas Hannah - Real Estate EBroker, Inc.
Jonathan Hardin - Coldwell Banker Royal Realty
Erin Hawn - Cal State Realty Services
Socorro Hernandez - Allison James Estates & Homes
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Neal Jacobs - The Metropolitan Group
Leo Janus-Hefner - Courtesy Real Estate Company
Jeremy Jenkins - Americorp Financial & Realty
Nicholas Jensen - San Diego Coast Realty
Ying Jiang - Yeong J. Hwang
Michael Kachline - Scott Properties
Ernest Klinger - 92101 Urban Living
Jamie Koonce - Century 21 Award
Karl Kyler - Windermere Real Estate SoCal
Jason Lamy - Principle Real Estate Group
Tina Lemay - Century 21 San Vicente, Inc.
Lorenzo Leon - Prudential California Realty
Malea Littell - Advantage Team Real Estate
Christine Medlin - Judy Meeker Realty
Hans Merklein - Century 21 Horizon
Deborah Moceri - Willis Allen Real Estate
Robert Moore - Coldwell Banker Res. Brokerage
Marcie Myers - Coldwell Banker Residential
Minh Nguyen - Prudential California Realty
Koy Nichols - Timothy L. Todd

Rebecca Nowak - Skoglin Real Estate, Inc.
Alicia O'Sullivan - Middleton & Associates
Cooper Patterson - The Guiltinan Group
Doretha Pero - City Line Mortgage & Realty
Jessica Pulido - La Reve Realty
Callie Rodriguez - Pemberley Realty, Inc.
Aaron Roth - The Guiltinan Group
Sharon Sausedo - Charnholm & Associates
Ryan Schuder - Real Living Lifestyles
Al Karim Shivji - Cal. Real Estate & Mortgage
Nanette Solorzano - Prudential California Realty
Charles Storniolo - James Arthur Kent
Josue Vargas - Americorp Financial & Realty
Sarah Vogl - Pacific Sotheby's Int'l Realty
Jeffrey Wallace - MRE Realty
Kevin Waller - Prudential California Realty
Kilee Waller - 1st Choice Properties, Inc.
Jerry Watkins - Slavens Realty
Andrew Watts - Rancho Buena Vista
James Weisel - Home Smart Real Estate
Christine Wood - Regal Realty
Thomas Yahner - Nextage Pacific Realty
Todd Zulauf - Team Metro



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Valeriy Krysov - Realty Financial
William McFarland - PCA Management Services

REALTORS®

Earle Carvin - Pacific Shores Real Estate, Inc.

NEWS BRIEFS

Member Appreciation Day and Annual Meeting Held on Day of Real Estate Summit

SDAR members are cordially invited to the 2012 Member Appreciation Day & Annual Meeting on Friday, September 7, at the Town and Country Resort and Convention Center. Join your colleagues for a deluxe continental breakfast, election results announcement, networking with fellow colleagues, trade show, give-aways, and gifts. There's no cost for SDAR members.

This year's event will be held the morning of the 4th Annual Regional Real Estate Summit. The first 200 SDAR members to register to attend the Member Appreciation Day and Annual

Meeting will receive complimentary registration* to attend the Real Estate Summit that starts at 12:00 p.m. (See page 5 for details about the summit.)

Event Schedule

10:00am Registration/Breakfast
10:30am Trade Show/Networking
11:00am Member Appreciation/Annual Meeting

To sign up for the free Member Appreciation Day, visit [sdar.com/Appreciation](#) or call (858) 715-8000.

**Complimentary registration to the Summit is based on eligibility of first 200 registrations received.*

Annual Election of SDAR Leadership is Next Month

SDAR's annual Election of Leadership for 2013 will take place at the end of August, and all members are encouraged to become informed and to vote in the online election.

Information about candidates will be published in a Candidate Guide in the August edition of San Diego REALTOR®, and more information and video introductions from the candidates for SDAR officers will become available online at [sdar.com/SDAR_Annual_Election.php](#).

Ballots will be sent to eligible voters via e-mail to the address that SDAR has on file. Contact Member Services at (858) 715-8040 or [membership@sdar.com](#) to make sure that your information is current. (Note: New members must have attended new member orientation by July 9 or earlier in order to be eligible to vote in this election.)

Timeline of the SDAR Election:

August 20: Online voting begins at 8:00 a.m. (E-ballot sent via e-mail to all eligible members.)

August 30: Online polls close at 5:00 p.m.

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- Forecasts

Receive help navigating today's economic real estate environment by attending SDAR's 4th Annual Regional Real Estate Summit. The event is Friday, September 7, at the Town and Country Resort and Convention Center – but you're encouraged to sign up by August 10 for early-bird pricing.

Become better informed about the economic state of real estate and how this can affect your industry and your business. Gain insight from respected industry experts about market trends and forecasts to allow you to pilot your business in the ever-changing market. Summit speakers include:

- Gary H. London, President of The London Group
- Leslie Appleton-Young, VP and Chief Economist for the California Association of REALTORS®

- Lawrence Yun, Chief Economist and Senior VP of Research for the National Association of REALTORS®

Sponsorship opportunities are available. Sign up as an event sponsor or exhibitor. Contact Sales at (858) 715-8072 or sales@sdar.com.

Date: Friday, September 7, 2012

Schedule: 10:30 a.m. Trade Show/Networking
12:00 p.m. Real Estate Summit

Location: Town and Country Resort
500 Hotel Circle N. (Mission Valley)

Cost: (by Aug. 10 for early-bird pricing)

REALTOR®Plus Members: \$9

SDAR Members: \$19

Non-Members: \$39

Register: sdar.com/Summit or (858) 715-8000

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August 31: Nominating/Election Committee meets to receive results.

September 4: Election results posted at SDAR office and on www.sdar.com.

September 7: Annual Meeting (President declares election results)

Technology, Marketing Ideas Highlighted at 'Xplode' Event

You'll hear hundreds of new ideas focused on real estate technology and marketing from respected speakers from all over the U.S. at the Xplode Conference on Thursday, August 23, from 8:00 a.m. to 5:00 p.m. at the Hilton San Diego Del Mar. (Early-bird

pricing of \$89 is available through August 9.)

The Xplode Conference is a "TED style" event, with short, powerful presentations – average session length is 15 minutes, with respected speakers from all over the U.S. on topics such as:

- Real Estate Video
- Mobile Apps & Devices
- Social Media
- Search & IDX
- Systems (such as electronic signature & CRM)
- Data (where to get it and how to use it)

For more information and a link to register, visit sdar.com/Events.php.

Coronado Event is for Chili Chefs and Proud Pet Owners

Plan on a hot time in Coronado on October 8, with pets and chili cooks competing at the Coronado Real Estate Association and City of Coronado's first "Pet Parade & Chili Cook-Off" at Promenade Park on Strand Way. The event is from 11:30 a.m. to 3:00 p.m., and funds raised will benefit PAWS of Coronado.

Aspiring and professional chili chefs are being invited to submit recipes

and samples of their fiery concoctions for review at the event by a panel of local judges. Pet owners of all ages can also compete for awards by entering their pets in five different categories. The conclusion of the day will be the pets strutting their stuff in the pet parade.

For more information and chili registration forms, call Caroline Haines, founder and chairperson, at (619) 435-5200.

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Carol Krock
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760-944-9999
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Manny Cien
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Mark Joplins
619-368-1294
NMLS ID 653792



Kathy Trolinger
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NMLS ID 662177



Randy Nathan
619-471-1789
NMLS ID 675056



Dreema Brown
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REAL ESTATE ROUNDTABLE

LOCAL EXPERTS SEE HURDLES, OPPORTUNITIES IN THE HOUSING MARKET

Spring 2012 saw strong sales for existing homes and level prices, but a lack of inventory and a stalled economy are contributing to the uncomfortably steady, slow recovery of the real estate market. Recently SDAR gathered professionals from San Diego's real estate, financial and academic fields for several roundtable discussions to decode the economic trends affecting the real estate market and to look for opportunities. These experts discussed multiple offer situations, lack of inventory, slow price increases, and other factors affecting the real estate market.

Bob Kevane, past president of SDAR, noted that sales are up as a result of less expensive inventory being sold, and that "now we're moving to the next level." Linda Lee, SDAR's president-elect, said that the San Diego market is seeing many multiple offers on properties. This is a situation that we have not seen in the real estate market in many years.

"The market is clearing," said Gary London of The London Group. Distressed homes, which have made up the bulk of inventory in recent years, are almost gone, he said, and "we've seen the bottom of the market." London expects to see a bid-up in home prices due to increased demand and lack of available inventory. "People who have

been on the sidelines are starting to put their toe in the seller waters. That's where the inventory is going to come from," he said.

There is an average of a two-month supply of inventory in the San Diego market with about 6,000 active listings. A six-month supply of inventory is considered a sign of a strong real estate market. Real estate broker John Altman commented that many San Diego communities would be "incredibly hot" if there was any inventory available.

When considering the critical lack of inventory, the experts concluded that the fact that prices are not rising faster is the result in part to the added complexity of home loan qualification. Leonard Baron of LBS Services said that even if potential buyers have good credit it's tougher to get a mortgage now, "but it's where it should be when it comes to letting people borrow money."

Another consideration as to why prices are rising slowly is the lack of consumer confidence. Unemployment, low wages and investment losses contribute significantly to the low consumer confidence. Kelly Cunningham, an economist at National University's Institute for Policy Research, said that in San Diego County unemployment rate has come down, but of the jobs

lost since the beginning of the recession, we've gained back only about 40,000, and that it may take at least five years to return to pre-recession levels.

Dr. Nelson Altimarano, from the School of Business and Management at National University, believes this region is about halfway to recovery. Tying the economy and the job numbers together, Altimarano noted, "While the Fed is very good at keeping interest rates low, the Fed cannot solve unemployment." Robert Valleria of Voit Real Estate Services conceded, "We really don't have a driver for this economy other than lower interest rates."

Beyond the issue of the lack of homes on the market, the roundtable participants expressed concern over other stressors on the market:

Mortgage Forgiveness Debt Relief Act of 2007 – This legislation allows homeowners, whose mortgage debt is partly or entirely forgiven after foreclosure or short sale, to exclude the forgiven debt from being taxed. This act is scheduled to expire on December 31 unless Congress acts in the next couple months. Homeowners who may be



considering a short sale need to get their home on the market now to take advantage of the tax relief before the end of the year.

New Home Construction – The roundtable also discussed the almost non-existent new home construction in San Diego County, not only due to the lackluster economy, but the fact that there is very little land on which to build. "Construction is nearly dead," said Nevin, adding that in the first four months of 2012 only about 600 units were approved, and that in South County virtually zero new inventory will have been built by the end of this year.



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- 11:30am Registration & Lunch
- 1:00 pm Shotgun Tee Time
- 6:00 pm Reception & Silent Auction
- 7:00 pm Dinner & Live Auction

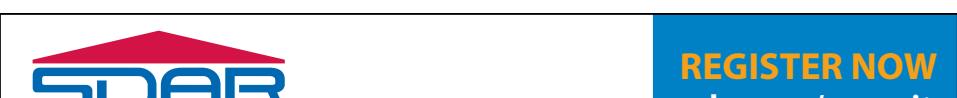
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President of The London Group

LESLIE APPLETON-YOUNG

VP and Chief Economist, California Association of REALTORS®

LAWRENCE YUN

Chief Economist & Sr. VP of Research, National Association of REALTORS®

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TREAD CAREFULLY WHEN PROPERTIES MAY BE DEEMED HISTORIC

By Dave Gillingham
Member, SDAR Risk Management Committee

Among life's great mysteries:

- Why are there no "B" size batteries?
 - Why are boxing rings square?
 - Who invented liquid hand soap and why?
- and:
- Is the property I am listing or selling subject to historic ordinances, and what does that mean?

While the answers to the first three questions may remain a mystery, there are many potential answers to the last one, depending upon where the property is located. Regardless, it is important that your buyer or seller be aware of the possibility they may not have unfettered control over planned demolition or remodeling because of historical considerations.

The County of San Diego has 18 different municipalities plus unincorporated areas, and historic ordinances are different for each. In theory, the goal of local ordinances is to comply with the U.S. Secretary of the Interior's Standards for Treatment of Historic Properties (www.nps.gov/history/hps/tps/standguide). But there are many ways to achieve compliance and varying degrees of

municipal will to do so. SDAR's Local Area Disclosures booklet has only a general warning about Historic Review or Historic Districts because the specifics vary so much.

As an example, in the City of San Diego, a building more than 45 years old may be subject to historic review before demolition or exterior modification is permitted. Thus, a home built in 1967 could be subject to review! Alternatively, a home in Coronado is not generally subject to historic review until it is 75 years old. But age may not be the only criteria by which a home is determined to be of historic merit. A home may be on a historical "watch list" for a variety of other reasons, including events, people, or architects associated with the property in the past.

So why do you as an agent care? From a purely self-preservation point of view, imagine having represented a buyer who bought a property thinking they were going to extensively remodel or "scrape" the existing structure. Imagine your buyers have hired an architect, a feng shui consultant, civil engineer, soils engineer, structural engineer, lighting engineer, landscape architect, mechanical engineer, networking consultant, entertainment consultant, decorator and dog catcher, and then they find out the property is subject to

historic review. That might be a difficult conversation. Similarly, whether or not a property is historic may positively or negatively impact the value – which will be important to know when prepping a CMA.

So what do you do? I suggest that you find out where the information for historic review or historic districts is maintained for the municipality in which the property is located. For the City of San Diego, there are a lot of resources available online, including City of San Diego Development Services Information Bulletin 580 "Potential Historic Resources Review"; City of San Diego Development Services Information Bulletin 581 "Designated Historical Resources Review"; and, if professional help is required, Historical Resources Board Consultants Referral List. For some of the smaller cities, the list of historic homes may be kept in a notebook maintained by a librarian in one of the branch libraries (this particular city will remain nameless)! No matter what, a call to your city planning department will get you pointed in the right direction.

I suggest familiarizing yourself with the historic ordinances (and historic districts, if applicable) in the areas in which you work. And, if there is any chance the home you are listing or selling could

be historic that you provide contact information to your clients and suggest they check to see if their property is presently subject to historic overview, and what constraints (or benefits) might derive from that. If you client intends to visit the city planning department, you might suggest they check the permit status of the property at the same time.

Although the above may sound a tad negative (or scary), there are advantages that can be derived from owning historic property, and procedures you may need to follow to obtain alteration or demolition permits for historic properties. More about that next time!

(Interest in this topic was raised at a recent Brokers Circle -- formerly Brokers Exchange -- which are sponsored monthly at one of SDAR's service centers. SDAR created this venue for brokers in the San Diego area to gather and exchange best business practices, ideas, information and knowledge. This venue also allows for brokers to learn about new and upcoming laws that may affect the way they do business. The next Brokers Circle is scheduled for Monday, August 13, from 9:00 a.m. to 10:30 a.m. at the Kearny Mesa Service Center. To attend an upcoming Brokers Circle, register online at www.sdar.com or call 858-715-8041.)



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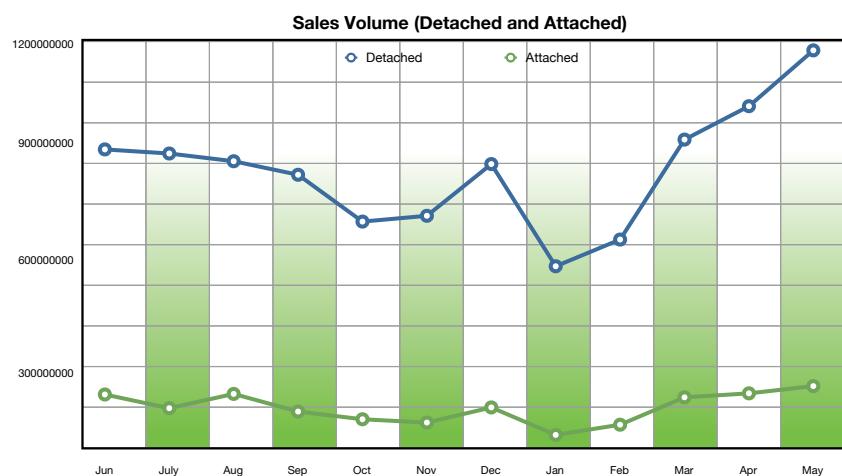
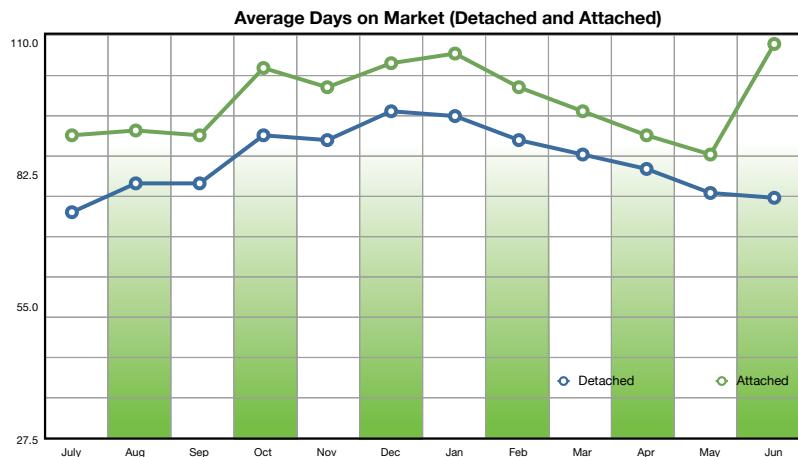
JULY STATISTICS DETACHED HOMES

Current Year - 2012								Previous Year - 2011							
Zip Code	Market Area	SOLD LISTINGS		AVG DAYS ON MARKET		MEDIAN PRICE*		SOLD LISTINGS		AVG DAYS ON MARKET		MEDIAN PRICE*			
		Mth	YTD	Mth	YTD	Mth	YTD	Mth	YTD	Mth	YTD	Mth	YTD	Mth	YTD
91901	Alpine	14	92	72	80	\$353,000	\$390,000	13	79	150	98	\$435,900	\$435,900		
91902	Bonita	20	96	154	101	\$442,500	\$425,000	17	80	82	92	\$440,000	\$447,000		
91905	Boulevard	2	7	363	256	\$135,000	\$110,000	1	5	8	148	\$47,300	\$116,000		
91906	Campo	6	41	28	78	\$96,500	\$126,500	2	27	55	87	\$152,000	\$150,000		
91910	Chula Vista	42	215	74	83	\$307,550	\$315,000	35	205	74	86	\$345,000	\$323,000		
91911	Chula Vista	45	224	73	85	\$294,000	\$270,000	32	222	79	97	\$252,000	\$270,000		
91913	Chula Vista	39	252	107	103	\$375,000	\$370,000	32	222	121	102	\$365,000	\$370,000		
91914	Chula Vista	21	124	88	106	\$535,000	\$465,000	17	120	76	86	\$515,000	\$509,500		
91915	Chula Vista	34	229	103	124	\$348,500	\$355,500	32	166	80	92	\$367,500	\$375,000		
91916	Descanso	3	14	94	69	\$165,000	\$251,408	0	13	0	68	\$0	\$222,500		
91917	Dulzura	1	2	96	126	\$132,000	\$196,000	0	1	0	172	\$0	\$339,000		
91931	Guatay	0	1	0	140	\$0	\$120,000	1	1	84	84	\$185,000	\$185,000		
91932	Imperial Beach	6	59	58	110	\$390,500	\$290,000	7	35	122	68	\$275,000	\$290,000		
91934	Jacumba	0	6	0	51	\$0	\$71,000	2	11	79	78	\$84,000	\$46,900		
91935	Jamul	3	49	135	112	\$350,000	\$380,000	7	51	63	75	\$550,000	\$425,000		
91941	La Mesa	34	187	62	77	\$437,500	\$405,000	21	142	61	80	\$386,000	\$386,000		
91942	La Mesa	28	134	76	78	\$331,500	\$321,584	22	105	58	70	\$322,197	\$325,000		
91945	Lemon Grove	16	120	75	74	\$247,500	\$250,000	15	87	62	58	\$215,000	\$245,000		
91948	Mount Laguna	0	3	0	183	\$0	\$192,000	0	0	0	0	\$0	\$0		
91950	National City	18	119	53	82	\$217,500	\$209,000	12	111	55	97	\$231,000	\$217,000		
91962	Pine Valley	1	9	44	83	\$430,000	\$215,900	2	9	219	94	\$218,450	\$275,000		
91963	Potrero	1	2	13	69	\$185,000	\$195,750	0	1	0	51	\$0	\$225,000		
91977	Spring Valley	44	260	55	70	\$262,500	\$254,950	41	270	83	93	\$292,000	\$265,000		
91978	Spring Valley	4	29	35	69	\$300,000	\$318,000	3	35	141	104	\$400,000	\$325,000		
91980	Tecate	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0		
92003	Bonsall	6	25	102	121	\$637,500	\$562,000	7	26	133	87	\$375,000	\$499,750		
92004	Borrego Springs	9	38	128	106	\$220,000	\$126,150	7	46	209	187	\$120,000	\$156,000		
92007	Cardiff By The Sea	4	36	33	66	\$734,500	\$852,000	8	38	48	61	\$692,000	\$875,000		
92008	Carlsbad	22	108	54	76	\$691,400	\$550,500	10	77	108	105	\$502,500	\$550,000		
92009	Carlsbad	62	272	58	77	\$751,000	\$698,000	42	244	57	74	\$717,424	\$686,500		
92010	Carlsbad	13	55	65	73	\$525,000	\$510,000	10	70	53	67	\$552,250	\$529,995		
92011	Carlsbad	32	139	116	90	\$747,500	\$705,000	15	95	66	69	\$760,000	\$705,000		
92014	Del Mar	19	83	156	125	\$1,350,000	\$1,300,000	17	79	102	106	\$1,245,000	\$1,300,000		
92019	El Cajon	27	165	81	86	\$374,700	\$375,000	27	172	77	89	\$390,000	\$375,000		
92020	El Cajon	29	163	93	73	\$350,000	\$307,000	29	162	54	77	\$305,000	\$302,500		
92021	El Cajon	35	215	90	97	\$290,000	\$282,000	36	152	98	87	\$263,750	\$280,000		
92024	Encinitas	43	212	65	75	\$738,000	\$800,000	34	175	73	72	\$754,500	\$729,000		
92025	Escondido	28	151	78	88	\$372,450	\$318,255	22	126	69	89	\$320,000	\$288,000		
92026	Escondido	61	278	73	93	\$329,000	\$315,000	44	219	69	98	\$340,000	\$338,000		
92027	Escondido	60	303	70	92	\$271,250	\$260,000	37	239	86	81	\$297,500	\$282,000		
92028	Fallbrook	58	285	97	97	\$361,500	\$325,000	41	269	60	91	\$390,000	\$355,000		
92029	Escondido	23	106	85	94	\$495,000	\$522,500	12	64	82	96	\$336,000	\$402,500		
92036	Julian	8	34	117	169	\$182,500	\$222,500	4	30	74	120	\$182,750	\$168,550		
92037	Jolla	36	168	86	98	\$1,287,500	\$1,373,888	23	135	125	91	\$1,350,000	\$1,325,000		
92040	Lakeside	25	146	55	72	\$279,000	\$305,000	36	143	51	89	\$280,500	\$293,000		
92054	Oceanside	22	128	78	92	\$313,500	\$341,000	26	105	108	96	\$375,500	\$380,000		
92056	Oceanside	47	236	94	91	\$330,000	\$325,000	37	214	64	83	\$332,500	\$333,500		
92057	Oceanside	54	284	107	95	\$313,000	\$332,400	43	223	71	82	\$337,000	\$326,000		
92058	Oceanside	14	79	44	100	\$318,500	\$284,000	8	60	79	75	\$325,000	\$324,500		
92059	Pala	0	0	0	0	\$0	\$0	0	2	0	119	\$0	\$305,000		
92060	Palomar Mountain	0	3	0	152	\$0	\$219,900	0	1	0	122	\$0	\$482,500		
92061	Pauma Valley	2</													

JULY STATISTICS ATTACHED HOMES

Current Year - 2012								Previous Year - 2011							
Zip Code	Market Area	SOLD LISTINGS		AVG DAYS ON MARKET		MEDIAN PRICE*		Mth	YTD	SOLD LISTINGS		AVG DAYS ON MARKET		MEDIAN PRICE*	
		Mth	YTD	Mth	YTD	Mth	YTD			Mth	YTD	Mth	YTD	Mth	YTD
91901	Alpine	5	16	70	80	\$85,000	\$106,500	2	18	37	102	\$102,000	\$148,950		
91902	Bonita	2	11	76	59	\$197,950	\$184,400	0	9	0	82	\$0	\$137,000		
91905	Boulevard	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0		
91906	Campo	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0		
91910	Chula Vista	16	79	79	81	\$185,000	\$172,900	12	79	87	100	\$194,125	\$175,000		
91911	Chula Vista	14	73	65	93	\$140,000	\$143,000	14	98	80	118	\$143,150	\$135,000		
91913	Chula Vista	31	133	88	116	\$185,500	\$189,000	22	135	134	122	\$200,000	\$194,500		
91914	Chula Vista	7	33	68	123	\$220,000	\$223,000	5	49	49	90	\$242,000	\$225,000		
91915	Chula Vista	12	80	158	119	\$219,568	\$219,500	14	86	98	141	\$216,925	\$222,975		
91916	Descanso	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0		
91917	Dulzura	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0		
91931	Guatay	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0		
91932	Imperial Beach	7	37	67	101	\$165,000	\$165,000	14	46	376	223	\$110,500	\$159,000		
91934	Jacumba	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0		
91935	Jamul	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0		
91941	La Mesa	6	18	113	78	\$211,000	\$147,250	1	11	56	91	\$129,000	\$145,000		
91942	La Mesa	15	78	44	87	\$178,000	\$161,000	13	68	80	118	\$152,400	\$170,500		
91945	Lemon Grove	2	7	129	96	\$112,056	\$112,000	3	21	18	75	\$100,000	\$110,000		
91948	Mount Laguna	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0		
91950	National City	2	23	20	120	\$66,000	\$105,150	5	41	46	72	\$202,000	\$147,000		
91962	Pine Valley	0	1	0	13	\$0	\$18,000	0	2	0	77	\$0	\$19,250		
91963	Potrero	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0		
91977	Spring Valley	12	54	81	107	\$109,000	\$115,500	8	50	37	76	\$99,750	\$138,450		
91978	Spring Valley	3	12	39	100	\$171,100	\$143,000	0	6	0	37	\$0	\$145,500		
91980	Tecate	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0		
92003	Bonsall	2	11	108	94	\$201,250	\$152,500	1	13	155	98	\$102,500	\$120,000		
92004	Borrego Springs	1	11	181	130	\$75,000	\$75,000	1	7	23	200	\$65,000	\$125,000		
92007	Cardiff By The Sea	7	30	160	77	\$463,000	\$397,000	3	25	89	79	\$370,000	\$380,000		
92008	Carlsbad	8	48	91	113	\$409,500	\$370,000	7	41	91	81	\$479,000	\$419,900		
92009	Carlsbad	23	141	83	98	\$290,000	\$275,000	17	111	62	89	\$290,000	\$285,000		
92010	Carlsbad	6	47	34	111	\$316,500	\$299,900	6	31	65	76	\$319,500	\$310,000		
92011	Carlsbad	9	41	58	73	\$379,500	\$380,000	10	34	89	74	\$403,000	\$403,000		
92014	Del Mar	3	31	59	99	\$745,000	\$435,000	3	30	29	97	\$395,000	\$480,000		
92019	El Cajon	10	60	144	102	\$188,750	\$171,000	13	68	55	86	\$185,000	\$166,000		
92020	El Cajon	13	65	71	118	\$105,000	\$108,000	14	84	49	84	\$111,500	\$101,838		
92021	El Cajon	8	70	47	89	\$110,000	\$110,000	17	88	76	89	\$112,000	\$106,000		
92024	Encinitas	17	99	90	105	\$325,000	\$330,000	16	86	92	70	\$333,000	\$362,000		
92025	Escondido	6	36	82	83	\$143,500	\$125,000	4	51	302	125	\$152,500	\$143,500		
92026	Escondido	10	51	86	135	\$125,250	\$135,000	9	85	66	96	\$113,500	\$122,000		
92027	Escondido	4	36	110	90	\$136,000	\$113,000	5	48	39	76	\$82,000	\$93,750		
92028	Fallbrook	3	10	87	71	\$125,000	\$108,750	0	11	0	92	\$0	\$185,000		
92029	Escondido	0	3	0	107	\$0	\$160,000	2	7	339	134	\$199,500	\$150,000		
92036	Julian	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0		
92037	La Jolla	27	139	74	111	\$600,000	\$475,000	23	125	125	101	\$480,000	\$465,000		
92040	Lakeside	3	38	103	80	\$85,000	\$88,551	4	36	110	111	\$68,056	\$93,450		
92054	Oceanside	10	65	139	103	\$232,500	\$278,500	11	63	80	109	\$272,000	\$329,000		
92056	Oceanside	35	154	55	71	\$223,000	\$196,000	26	130	111	78	\$187,500	\$186,250		
92057	Oceanside	26	125	112	97	\$143,250	\$142,500	16	146	62	87	\$150,000	\$145,500		
92058	Oceanside	8	40	47	110	\$143,250	\$153,250	9	68	75	102	\$164,000	\$155,900		
92059	Pala	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0		
92060	Palomar Mountain	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0		
92061	Pauma Valley	2	4	34	39	\$380,000	\$274,500	0	4	0	155	\$0	\$186,000		

Current Year - 2012								Previous Year - 2011							
Zip Code	Market Area	SOLD LISTINGS		AVG DAYS ON MARKET		MEDIAN PRICE*		Mth	YTD	SOLD LISTINGS		AVG DAYS ON MARKET		MEDIAN PRICE*	
Mth	YTD	Mth	YTD	Mth	YTD	Mth</th									



COMPARATIVE SALES - EXISTING HOMES - JULY 2012 SAN DIEGO COUNTY

	ATTACHED			DETACHED		
	Sales	% Change from Prior Year	% Change from Prior Month	Sales	% Change from Prior Year	% Change from Prior Month
1 Total Sales Volume June 2012	\$264,281,779	4.056	-3.113	\$1,154,879,536	30.142	4.021
2 Average Sales Price June 2012	\$284,786	0.804	-2.591	\$528,066	7.410	4.544
3 Median* Sales Price June 2012	\$225,000	2.730	-2.170	\$390,000	3.310	2.630
4 Sold Listings June 2012	928	3.226	-0.536	2,187	21.163	-0.500
5 Average Days on Market June 2012	110	15.789	26.437	78	1.299	-1.266
6 Total Sales Volume June 2011	\$253,980,855			\$887,400,197		
7 Average Sales Price June 2011	\$282,515			\$491,634		
8 Median* Sales Price June 2011	\$219,000			\$377,500		
9 Sold Listings June 2011	899			1,805		
10 Average Days on Market June 2011	95			77		

	ATTACHED			DETACHED		
	Sales	% Change from Prior Year	% Change from Prior Month	Sales	% Change from Prior Year	% Change from Prior Month
11 Total Sales Volume YTD 2012	\$1,453,445,909	1.515		\$1,152,809,274	12.165	
12 Average Sales Price YTD 2012	\$273,410	3.348		\$485,883	-1.358	
13 Median* Sales Price YTD 2012	\$215,000	2.840		\$367,000	-1.340	N/A
14 Sold Listings YTD 2012	5,316	-1.774		11,737	13.709	
15 Average Days on Market YTD 2012	100	4.167		86	1.176	
16 Total Sales Volume YTD 2011	\$1,431,752,631			\$5,084,306,796		
17 Average Sales Price YTD 2011	\$264,551			\$492,570		
18 Median* Sales Price YTD 2011	\$209,050			\$372,000		
19 Sold Listings YTD 2011	5,412			10,322		
20 Average Days on Market YTD 2011	96			85		

Copyright 2011 San Diego Association of Realtors. Data for single-family attached and detached home sales through the Multiple Listing Service of Sandicor, Inc. Neither SDAR nor Sandicor guarantees or is responsible for its accuracy. *The median home price is the price where half of the homes sold for more and half sold for less. It is a more typical price measure than average, which can be skewed high by a relative handful of million-dollar plus transactions.

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MAKE CLIENTS EXTRA HAPPY WITH SOLAR SAVINGS, WHILE EARNING A REFERRAL FEE

The age of solar energy has arrived. It's a fact: Solar just makes sense for most San Diego homeowners now, and it can be a great deal for commercial property owners as well. The REALTOR® who is savvy about solar can introduce their past and present clients to real savings and energy security. What does an even happier client mean? More business for you! Plus, Baker Electric Solar launched their Solar Referral Program for SDAR & CRASD members at the SDAR Expo in May. Read on to learn all the details and how you can sign up to be a referral partner.

1. Solar for Homes – What you need to know

There's a big problem for San Diego homeowners – we pay a lot for our electricity! In fact, electric utility prices in California have historically been raised an average of 7% over the last 30 years. San Diego homeowners have it worst of all. The local utility has a tiered rate structure which means that the more you use, the higher the rate you pay. It's almost impossible to keep your electric bill at a reasonable level year round. Most homes have an electric bill that's over \$150 on average, and many are even higher than that. Baker Electric Solar's financing programs make going solar for your home

an incredible deal. For homeowners who qualify with a bill over \$150 on average and a 700+ FICO, they can go solar with absolutely zero down, and make a monthly solar payment that is LESS than their current electric bill. The best part? Baker's solar payment doesn't need to have a built-in escalator, meaning the customer's low solar payment will never go up – unlike their electric bill, which will probably double in the next 5 to 7 years if they don't do anything about it.

2. Solar for Businesses – What you need to know.

Savvy building and business owners are always looking for ways to reduce operating expenses, positively affecting the bottom line. Solar may be a great way to reduce those operating expenses. For smaller users, a direct reduction in kilowatt hours can drastically reduce the electricity bill. For medium to large users of electricity, the demand portion of the bill, in many cases, is the larger part of the expense. By going solar, moving to a different rate tariff can have a huge affect on those charges. There are different ways to approach the financing of the solar investment, including \$0 out of pocket Power Purchase Agreements or Lease Structure. Rebates through the state are still available, as well as

a 30% investment tax credit, helping to make a solar installation a smart investment.

3. The SDAR & CRASD Solar Referral Program

This year, you can make easy extra income when your clients go solar. Start by registering yourself as a referral partner on the Baker Electric Solar website (www.bakerelectricsolar.com) – just click the SDAR logo at the bottom of their homepage and fill out the form. You'll be connected with a Solar Energy Consultant from Baker to answer all of your questions and work directly with your clients when they are ready. If you know that solar makes sense for a client (\$150-plus average bill for residential, 700+ FICO score, some decent sun exposure on the property), you'll just be able to send them to Baker and they will do the rest. Baker Electric Solar will issue you a 1% partner referral bonus on the gross system cost when each client solar installation starts! Baker really makes the estimate process easy, so ever client can explore the potential savings with solar for their property.

4. An Extra Bonus for Your Clients

We want to give you a referral bonus, but what is in it for your clients? We are prepared to give each of



your clients an additional discount on top of the current promotion that we are running. Our promotions change each month, but they often include installation bonuses of a new iPad or a \$500+ Visa Gift Card. Your client will also receive a discount of \$.10 per watt up to \$3,000. Combined with what solar will already be saving them – it's a deal that can't be beat!

5. A Little about Baker Electric Solar

Baker Electric Solar is part of the 74-year history of Baker Electric, Inc. The Baker team has been a trusted electrical contractor serving all of San Diego and beyond since 1938. An award-winning company, Baker Electric Solar is an Elite Dealer of SunPower products who was also named 2011 SunPower Residential Dealer of the Year and presented with the 2011 SunPower Commercial Intelligent Award for Excellence. Since beginning to install solar in 2003, they've helped hundreds of home and business owners to design and install custom solar energy systems for their properties to generate savings and hedge against future energy increases.

Learn more at www.bakerelectricsolar.com.

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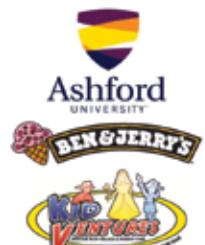
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* Applicable to home purchase transactions only. 0.625 discount offer applicable to Conforming fixed-rate mortgages with 45-day rate lock. 0.500 discount offer applicable to Super Conforming fixed-rate mortgages with 30-day rate lock. Valid on home purchase loans locked on or after 5/17/2012. For investment properties or second homes, discount offers valid on loans with terms of up to 15 years. Not valid on detached condominiums. Offer subject to change without notice and maybe cancelled at any time. Ask Kinecta Mortgage Loan Consultant if offer is still valid at the time of rate lock.

WHEN THE OFFER SEEMS “TOO GOOD TO BE TRUE”

Like all scams, this one promised results that seemed too good to be true.

A letter mailed to San Diego-area residents by companies claiming to be affiliated with the federal government promised that its consultants could help homeowners arrange a mortgage loan modification for little or no cost. All the homeowners had to do was send their monthly mortgage payments directly to the loan modification consultant, and not to their mortgage lender.

Instead of being held in a reserve account as promised, the monthly pay-

ments were used to cover the consultants' business and personal expenses, including cars and jewelry. In the two years before the scam was uncovered, some 400 homeowners lost a total of \$1.5 million to these white-collar thieves. Rather than helping save homes, these scammers caused many of the mortgages to go into default.

Ironically, scams like this operate right alongside legitimate foreclosure avoidance and mitigation programs that offer assistance at no charge. With far more crooks than prosecutors and billions of dollars in assistance at stake, the problem worsens each time a new foreclosure program is introduced.

Mortgage scams are up 60 percent nationally so far in 2012, according to the nonprofit Homeownership Preservation Foundation, as scammers gear up to help themselves to a share of California's \$18 billion settlement with five of the nation's largest mortgage lenders. Recently, the state Attorney General warned homeowners to be wary of solicitations from third parties promising to help them qualify.

So what can homeowners do to avoid becoming a victim?

- Never pay up-front fees. Foreclosure consultants are prohibited by law from collecting money before services are performed.

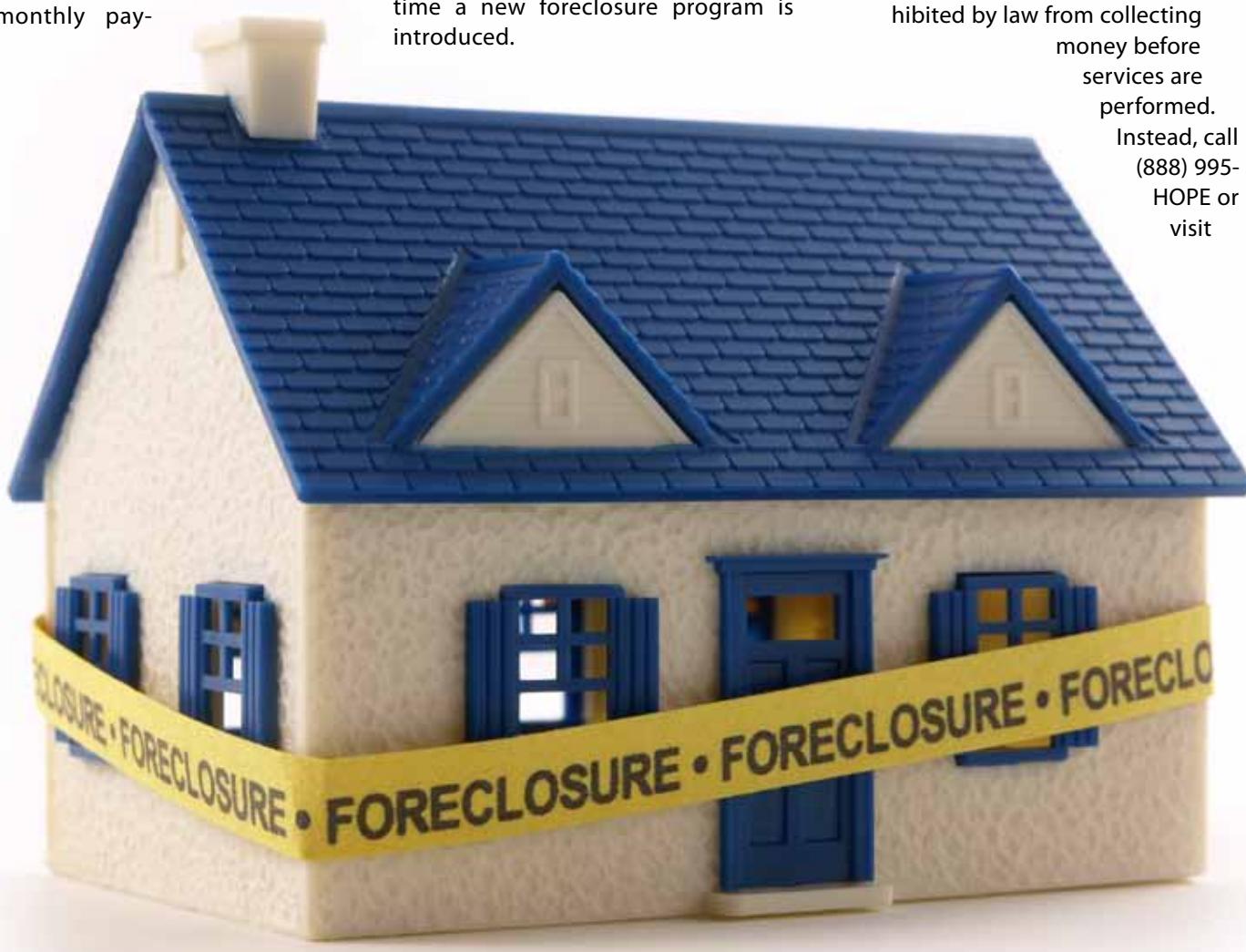
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www.995hope.org for a referral to a free HUD-approved housing counselor who can educate you about loan modifications, short sales, and other alternatives to foreclosure.

- Pay attention to letters from your lender or loan servicer. Bank of America, for example, recently sent letters to 200,000 holders of Bank of America/Countrywide mortgages who may be eligible for loan modifications or principal reductions under the terms of the national mortgage settlement. Only your lender or loan servicer is authorized to help you file a claim for assistance. You can visit www.nationalmortgagesettlement.com for more information.
- Don't transfer title or sell your home to anyone claiming to be able to rescue it from foreclosure by allowing you to stay on as a renter and purchasing it back in the future. Sometimes this scheme is part of a fraudulent bankruptcy filing. Ultimately, the perpetrator may claim ownership and evict the homeowner.
- Don't make your mortgage payments to anyone other than your lender or loan servicer without the lender's or servicer's approval. Scammers generally keep the money for themselves, while your mortgage is likely to end up in default.
- Never sign any documents without first reading them. Many homeowners are falsely led to believe by scammers that they are signing documents for a loan modification or a new loan to pay off their old mortgage. Only later do they realize they have actually transferred ownership to someone who is now trying to evict them.

Finally, if you believe you have been the victim of a foreclosure scam, report it to the California Attorney General's Office, the Federal Trade Commission, or to the California Department of Real Estate or California Bar Association if your complaint involves a real estate broker or attorney. If the amount you've lost is less than \$10,000, you can file an action in Small Claims Court.

Mortgage foreclosure fraud can be prevented with awareness, education, and enforcement – and an occasional reminder that if the solution to your problem sounds too good to be true, it probably is.



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SDAR JOINS EFFORT TO HELP DISTRESSED HOMEOWNERS

The San Diego Association of REALTORS® participated in a free homeowners counseling clinic in June with the Housing Opportunities Collaborative (HOC) to help find a positive resolution for people faced with the possibility of losing their home.

Housing counselors, tax consultants, REALTORS®, lenders, and community service organizations were on hand to help homeowners. Information about short sales, bankruptcy, credit restoration and other programs offered through "Keep Your Home California" was available, in addition to one-on-one counseling from HUD-approved representatives and free legal advice from local attorneys.

San Diego City Council President Tony Young attended to support the counseling efforts and recognize the 40th anniversary of the New Creation Church in Chollas Creek where the event took place. "Families today have more challenges in buying or keeping a home than have been experienced in generations," Young said. "It is important to offer programs like this to assist low and moderate income families in

hard-hit communities who are struggling to meet their housing needs."

This was the 100th HOME Clinic for distressed homeowners sponsored by the non-profit HOC, which works to assist and educate homeowners and home buyers. HOC is a coalition of housing counseling and related agencies and a local HUD-approved housing counseling agency. Learn more at www.HousingCollaborative.org.

"With responsible partners who make the delivery of innovative solutions to improve the community as a part how they do business, such as SDAR, the Housing Opportunities Collaborative can continue to deliver our products and services to the community," said Vino Pajanor, HOC's President and Executive Director.



SDAR volunteers with San Diego Council President Tony Young (center) and Vino Pajanor (far right), President of the Housing Opportunities Collaborative, at New Creation Church of San Diego.



SDAR ENDORSES REAL ESTATE BROKER AND MEMBER MARK POWELL FOR SAN DIEGO UNIFIED SCHOOL DISTRICT BOARD

By: Jordan Marks, Director of Government Affairs

SDAR has endorsed member, educator, and real estate broker Mark Powell for school board candidate. Mark Powell had an impressive showing in the June primary election as the top vote getter against the incumbent San Diego Unified board president John Evans.

Powell understands converse relationship between education and real estate. He is a practicing Realtor® and former Vice Principal of Correia Jr. High School. Powell, who chaired the Educational Services Advisory Committee of the California Association of Realtors in 2009, stays on top of state and local real estate trends. Powell also teaches graduate level courses in teacher education at National University.

Powell is launching his November run-off campaign with a focus on the district's predicament of drastic cuts and layoffs, and the concessions being asked of teachers. "John Evans' poor decisions are going to result in increasing class sizes, widening the



MARK POWELL

achievement gap, raising student-to-teacher ratios, making the work environment for remaining teachers more difficult, and, most importantly, making the learning environment for our children more challenging," said Powell.

Powell is running for the San Diego Unified School District Board on a platform to: repair the district budget; restore parent, teacher and community confidence in the education of our children; and promote teacher effectiveness.

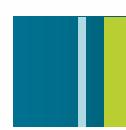
To learn more about Mark Powell please visit his campaign website at www.markpowellforschoolboard.com

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LEGISLATIVE BRIEFING

C.A.R. Opposed 'Well-Intentioned' Homeowners Bill That Governor Signed

California Governor Jerry Brown signed into law the "Homeowner Bill of Rights" to help struggling Californians keep their homes. This law aims to avoid foreclosure where possible to help stabilize California's housing market and prevent the other negative effects of foreclosures on families, communities, and the economy. The new law will generally prohibit lenders from engaging in dual tracking, require a single point of contact for borrowers seeking foreclosure prevention alternatives, provide borrowers with certain safeguards during the foreclosure process, and provide borrowers with the right to sue lenders for material violations of this law.

C.A.R. opposed this well-intentioned legislation because it will encourage the filing of lawsuits intended for delay

and further discourage lending. While C.A.R. is disappointed in the final outcome, the good news is that what has passed is a much-improved version of the package of bills initially sponsored by the Attorney General, which would have originally halted ALL foreclosures, drying up both REO inventory and even short sales.

C.A.R. will continue to fight for the thoughtful, balanced reform of the foreclosure process. For example, C.A.R. is sponsoring AB 1745 (Torres) which prohibits "dual tracking" to prevent lenders from selling a property at a foreclosure sale if a short sale has already been approved. C.A.R. has also worked cooperatively with the Attorney General on several of the bills in her "bill of rights."

The law will go into effect January 1, 2013. For full text of the bills, visit: <http://leginfo.ca.gov/bilinfo.html>.

New Federal Program Gives Up To \$5,000 to Move Distressed Homeowners

Keep Your Home California is a \$2 billion federal program, focused on assisting low income and moderate income families avoid foreclosure, stay in their homes, and maintain an affordable mortgage payment for long-term homeownership.

Keep Your Home California consists of four different programs that can assist families.

The Unemployment Mortgage Assistance is a program that provides temporary assistance to eligible homeowners who have suffered involuntary unemployment.

The Mortgage Reinstatement Assistance Program helps eligible homeowners reinstate their first mortgage loan if they have fallen behind due to

short-term financial problems.

The Principal Reduction Program helps eligible homeowners with severe negative equity qualify for a sustainable loan modification, by reducing principal loan balances.

The Transition Assistance Program which provides one-time funds to help eligible homeowners relocate into a new housing situation after executing a short sale or deed-in-lieu of foreclosure program.

For a list of specific eligibility requirements for each program, please refer to www.KeepYourHomeCalifornia.org or call 1-(800)-954-KEEP (5337). If you need any assistance in contacting someone at Keep Your Home California, please contact Lori Brown, Casework Manager, at Sen. Joel Anderson's Office by calling (619) 596-3136 or via e-mail at lori.brown@sen.ca.gov.



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SDAR Education Schedule

LEGEND: KEARNY MESA SOUTH COUNTY EAST COUNTY DEL MAR CORONADO

Classes subject to change or cancellation.

Check www.sdar.com for current information.

R-Plus = REALTOR® Plus+ price

RMS = Risk Management Specialist price

JULY	CLASS TITLE	TIME	R-Plus	RMS	SDAR	Others	Credits	PRESENTER
23	Google™ App Training	9:00 am – 12:00 pm 1:00 pm – 4:00 pm	Free	\$10	\$10	NA	NA	Randy Jones
24	NAR Ethics: Your Four-Year Requirement	9:00 am – 1:00 pm	\$20	Free	\$20	\$35	4 ET	Michael Spilger, Esq.
24	REALTORS® Property Resource (RPR) Training	11:30 am – 1:30 pm	Free	\$10	\$10	\$20	NA	RPR Trainer
24	Your "Due Diligence": Purchasing Process/Rent/Buy	2:00 pm – 5:00 pm	\$21.25	\$25	\$25	\$35	NA	Leonard P. Baron
25	Virtual Office in the "Cloud"	9:15 am – 11:15 am	\$16.15	\$19	\$19	\$30	NA	Randy Jones
25	iPad and iPhone Apps for Real Estate Professionals	11:30 am – 1:30 pm	\$16.15	\$19	\$19	\$30	NA	Randy Jones
26	How to Start and Operate a Real Estate Brokerage	9:00 am – 12:00 pm	\$24.65	\$29	\$29	\$39	NA	Jonathan Schneeweiss, JD
26	How to Successfully Communicate with your Client	9:00 am – 1:00 pm	\$29.75	\$35	\$35	\$42	NA	Ginni Field
26	zipForm® 6 Hands-On Lab	9:00 am – 12:00 pm	\$29.75	\$35	\$35	\$42	NA	Kimber Backlund
30	Your "Due Diligence": Taxes/Financing/HOA Analysis	9:00 am – 12:00 pm	\$21.25	\$25	\$25	\$35	NA	Leonard P. Baron
AUG	CLASS TITLE	TIME	R-Plus	RMS	SDAR	Others	Credits	PRESENTER
6	Your "Due Diligence": Inspection/Insurance>Title/LLC	1:30 pm – 4:30 pm	\$21.25	\$25	\$25	\$35	NA	Leonard P. Baron
7	Free MLS Tempo Training	9:15 am – 4:30 pm	Free	Free	Free	Free	NA	Sandicor Trainer
8	Prospecting	9:00 am – 12:00 pm	\$21.25	\$25	\$25	\$39	NA	John Altman
9	zipForm® 6 Hands-On Lab	9:00 am – 12:00 pm	\$29.75	\$35	\$35	\$42	NA	Kimber Backlund
9	REALTORS® Property Resource (RPR) Training	9:00 am – 11:00 am	Free	\$10	\$10	\$20	NA	RPR Trainer
11	Tempo/Fusion Tips & Updates	9:30 am – 11:00 am	Free	Free	Free	Free	NA	Sandicor Trainer
14	Free MLS Fusion Training	9:15 am – 4:30 pm	Free	Free	Free	Free	NA	Sandicor Trainer
15	Google™ App Training	9:00 am – 12:00 pm	Free	\$10	\$10	NA	NA	Randy Jones
16	Tempo/Fusion Tips & Updates	4:00 pm – 6:00 pm	Free	Free	Free	Free	NA	Sandicor Trainer
23	How to Start and Operate a Real Estate Brokerage	9:00 am – 12:00 pm	\$24.65	\$29	\$29	\$39	NA	Jonathan Schneeweiss, JD
23 & 24	Accredited Buyer Representative (ABR designation)	9:00 am – 4:00 pm	\$254.15	\$299	\$299	\$325	12 CP	Ginni Field

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AUGUST 2012 CALENDAR OF EVENTS



Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday	COMMITTEE MEETINGS
			1 East & South County Pitch/Caravan 9:00 am–12:00 pm	2	3	4	
5 New Member Orientation 8:30 am–3:30 pm (Kearny Mesa) Your Due Diligence (Day 3) 1:30 pm–4:30 pm (Kearny Mesa)	6 REIE Exchangers 8:30 am–11:00 am (Kearny Mesa) Free MLS Tempo Training 9:15 am–4:30 pm (Kearny Mesa) Tech Tuesday 9:30 am–11:30 am (Del Mar)	7 Prospecting 9:00 am–12:00 pm (Kearny Mesa) East & South County Pitch/Caravan 9:00 am–12:00 pm	8 zipForm® 6 Hands-On Lab 9:00 am–12:00 pm (South County) REALTORS® Property Resource 9:00 am–11:00 am (Kearny Mesa)	9 Everyday Heroes Benefit Golf Tournament & Dinner 11:30 am Registration & Lunch 1:00 pm Shotgun Tee Time 7:00 pm Dinner (Carmel Mtn Ranch Country Club)	10  One-Day Prep Course 8:30 am–5:00 pm (Kearny Mesa) Tempo/Fusion Tips & Updates 9:30 am–11:30 am (Kearny Mesa)	11	
12 Broker Exchange Mixer 9:00 am–10:30 am (Kearny Mesa)	13 REIE Exchangers 8:30 am–11:00 am (Kearny Mesa) Free MLS Fusion Training 9:15 am–4:30 pm (Kearny Mesa)	14 East & South County Pitch/Caravan 9:00 am–12:00 pm Google Apps Seminar 9:00 am–12:00 pm (Kearny Mesa)	15 REIE Exchangers Education Course (Day 1) 8:00 am–5:00 pm (Kearny Mesa) Tempo/Fusion Tips & Updates 4:00 pm–6:00 pm (East County)	16 REIE Exchangers Education Course (Day 2) 8:00 am–5:00 pm (Kearny Mesa) Commercial Alliance (CRASD) Marketing/Pitch Session 8:30 am–10:00 am (Kearny Mesa)	17 REIE Exchangers Education Course (Day 2) 8:00 am–5:00 pm (Kearny Mesa) Commercial Alliance (CRASD) Marketing/Pitch Session 8:30 am–10:00 am (Kearny Mesa)	18	
19 REIE Exchangers 8:30 am–11:00 am (Kearny Mesa) Point2 Syndication Seminar 9:00 am–10:30 am (East County)	20 Point2 Syndication Seminar 9:00 am–10:30 am (East County)	21 East & South County Pitch/Caravan 9:00 am–12:00 pm	22 Accredited Buyer Rep. (Day 1) 9:00 am–4:00 pm (Del Mar) Start & Operate a Brokerage 9:00 am–12:00 pm (East County) zipForm® Hands-On Lab 9:00 am–12:00 pm (Kearny Mesa)	23 Accredited Buyer Rep. (Day 2) 9:00 am–4:00 pm (Del Mar)	24 GRI – Trust Fund Management and Fair Housing 8:00 am – 5:00 pm (East County) Accredited Buyer Rep. (Day 2) 9:00 am–4:00 pm (Del Mar)	25	
26 Home Staging (Day 1) 8:00 am–5:00 pm (Kearny Mesa)	27 Home Staging (Day 2) 8:00 am–5:00 pm (Kearny Mesa) REIE Exchangers 8:30 am–11:00 am (Kearny Mesa)	28 Home Staging (Day 3) 8:00 am–5:00 pm (Kearny Mesa) East & South County Pitch/Caravan 9:00 am–12:00 pm	29 30	31	All classes/events subject to change or cancellation.		

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